WHEREAS, on February 19, 2014, Polly S. Rains, a widower, executed a certain deed of trust to Adams & Edens, PA, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Nationstar Mortgage, LLC dba Greenlight Loans, its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,787 at Page 103; and

WHEREAS, said Deed of Trust was subsequently assigned to Nationstar Mortgage LLC by instrument dated March 22, 2016 and recorded in Book 4,133 at Page 570 of the aforesaid Chancery Clerk's office; and

WHEREAS, Nationstar Mortgage LLC has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated March 31, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,136 at Page 769; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Nationstar Mortgage LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on May 26, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 192, Section "A", Revised Churchwood Estates Subdivision, in Section 2, Township 2 South, Range 8 West, DeSoto County, Mississippi and recorded in Plat Book 12, Pages 45-46, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 25th day of April, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

(

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601) 981-9299

1867 Tissington Horn Lake, MS 38637 16-015721GW

Publication Dates: May 5, 12, 19, 2016

5-26-16

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 26, 2006, executed by Brian Cozart, Bridgette L. Cozart, conveying certain real property therein described to RECON TRUST COMPANY, N.A., as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS NOMINEE FOR COUNTRYWIDE HOME LOANS INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded June 5, 2006, in Deed Book 2485, Page 785 (see also "Scrivener's Affidavit" at Book 4113, Page 730); and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A.; and

WHEREAS, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on May 26, 2016 within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 98, SECTION D, WELLINGTON SQUARE SUBDIVISION, IN SECTIONS 27 & 28, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORD IN PLAT BOOK 48, PAGE 11, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 7073 Tudor Ln., Horn Lake, MS 38637. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 4 day of April, 2016.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107 Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 04/28/2016, 05/05/2016, 05/12/2016, 05/19/2016

5.26-14

WHEREAS, on December 27, 2010, Joshua A. Swatek, a married man, joined herein by Tara M. Swatek, executed a certain deed of trust to Joni Baquerizo, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for American Southwest Mortgage Corp., its successors and assigns, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,259 at Page 508; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, National Association by instrument dated January 11, 2016 and recorded in Book 4,101 at Page 722 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated March 29, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,139 at Page 696; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on May 26, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 448, Section C, Lake Forest Subdivision, located in Section 25, Township 1 South, Range 9 West, as shown on plat of record in Plat Book 12, Page 5 in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is made for a more particular description of said property.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 20th day of April, 2016.

Shapiro & Massey, LLC / SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601) 981-9299

6915 River Birch Road Walls, MS 386809514 16-015745GW

Publication Dates: April 28, May 5, 12, 19, 2016

5.26.2016

WHEREAS, on March 7, 2002, Margie R. Lantrip and Steven L. Lantrip, executed a certain deed of trust to Service Link, Trustee for the benefit of New Century Mortgage Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1476 at Page 0668; and

WHEREAS, said Deed of Trust was subsequently assigned to U.S. Bank N.A., in its capacity as Trustee for the holders of Morgan Stanley Dean Witter Capital I Inc. Trust 2002-HE1 Mortgage Pass-Through Certificates, Series 2002-HE1, by instrument dated February 2, 2016 and recorded in Book 4,113 at Page 451 of the aforesaid Chancery Clerk's office; and

WHEREAS, U.S. Bank N.A., in its capacity as Trustee for the holders of Morgan Stanley Dean Witter Capital I Inc. Trust 2002-HE1 Mortgage Pass-Through Certificates, Series 2002-HE1 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated March 9, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,127 at Page 431; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, U.S. Bank N.A., in its capacity as Trustee for the holders of Morgan Stanley Dean Witter Capital I Inc. Trust 2002-HE1 Mortgage Pass-Through Certificates, Series 2002-HE1, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on May 26, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

All that certain parcel of land situate in the County of DeSoto, State of Mississippi, being known and designated as Lot 2102, Section J, Southaven West Subdivision, in Section 22, Township 1 South, Range 8 West as per plat thereof recorded in Plat Book 4, Pages 2 and 3 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 20th day of April, 2016.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601) 981-9299

2120 Colonial Hills Drive Southaven, MS 38671 15-015068GW

Publication Dates: April 28, May 5, 12, 19, 2016 5.26.2016

WHEREAS, on June 27, 2005, Cleveland Scott, a single man executed a certain deed of trust to Julia L. Greenfield, Esq., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Finance America, LLC, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,267 at Page 679; and

WHEREAS, said Deed of Trust was subsequently assigned to HSBC Bank USA, National Association, as Indenture Trustee of the FBR Securitization Trust 2005-2, Callable Mortgage-Backed Notes, Series 2005-2 by instrument dated February 10, 2012 and recorded in Book 3,405 at Page 231 of the aforesaid Chancery Clerk's office; and

WHEREAS, HSBC Bank USA, National Association, as Indenture Trustee, for the FBR Securitization Trust 2005-2 Callable Mortgage-Backed Notes, Series 2005-2 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated January 28, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 3,941 at Page 26; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, HSBC Bank USA, National Association, as Indenture Trustee, for the FBR Securitization Trust 2005-2 Callable Mortgage-Backed Notes, Series 2005-2, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on May 26, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 3, Tucker Ridge Subdivision, located in Section 12, Township 2 South, Range 9 West, as shown by plat of record in Plat Book 80, Pages 20-22, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

Parcel# 2091-1201.0-00003.00

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 20th day of April, 2016.

Shapiro & Massey, LLC

SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601) 981-9299

4897 Tucker Ridge Walls, MS 38680 14-010944BD

Publication Dates: April 28, May 5, 12 and 19, 2016

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 28th day of February, 2008, Bennie R Ratliff Jr, A Married Man, and Erica L. Ratliff, His Wife, executed and delivered a certain Deed of Trust unto Recontrust Company, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2863 at Page 708; and

WHEREAS, on the 3rd day of August, 2012, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A., successor by merger to BAC Home Loan Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3484 at Page 425; and

WHEREAS, on the 7th day of April, 2016, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4138 at Page 88; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 26th day of May, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1610, Section F, Southaven West Subdivision, situated in Section 22, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 3, Pages 29-30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 25th day of April, 2016.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

/F16-0286

PUBLISH: 4-28-2016 / 5-5-2016 / 5-12-2016 / 5-19-2016

WHEREAS, on September 2, 2011, Wesley Patrick, a married man, and Catherine Patrick, executed a certain deed of trust to Delgado Law Firm, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for iFreedom Direct Corporation, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,340 at Page 233; and

WHEREAS, said Deed of Trust was subsequently assigned to Carrington Mortgage Services, LLC by instrument dated May 20, 2015 and recorded in Book 3,999 at Page 617 of the aforesaid Chancery Clerk's office; and

WHEREAS, Carrington Mortgage Services, LLC has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated April 4, 2016 and recorded in the aforesaid Chancery Clerk's Office in Book 4,139 at Page 700; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Carrington Mortgage Services, LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on May 26, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 662, Section F, Carriage Hills Subdivision, located in Section 24, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 6, Pages 3-4, in the Chancery Clerk's Office of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 19th day of April, 2016.

Shapiro & Massey, LLC

5-26-16

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601) 981-9299

8165 Buckingham Drive Southaven, MS 38671 16-015634BE

Publication Dates: April 28, May 5, 12 and 19, 2016

5/04/16 9:44:47 DESOTO COUNTY, MS MISTY HEFFHER, CH CLK

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on July 15, 2010, Rita Echols and John L. Echols, wife and husband executed a certain deed of trust to Charles E. Tonkin, II, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Investors Group, its successor and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,189 at Page 468 and modified in Book 3,878 at Page 432; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, National Association by instrument dated December 18, 2012 and recorded in Book 3,562 at Page 350 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated February 12, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3,590 at Page 683; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on May 26, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Beginning at a point located 614.62 feet East and 40 feet North of the Southwest corner of Section 17, Township 2 South, Range 7 West, said point being on the North right of way of Star Landing Road and being the point of beginning. Thence North 4 degrees 6 minutes 8 seconds West 401.38 feet to a point. Thence North 85 degrees 16 minutes 44 seconds East 122.94 feet to a point. Thence South 4 degrees 05 minutes 58 seconds East 400.17 feet to a point on the North right of way of Star Landing Road. Thence South 84 degrees 42 minutes 54 seconds West 122.94 feet along said right of way to the point of beginning. Parcel containing 1.13 acres and being Lot no. 5 of the Richardson's 6 lot estate division as recorded in Book 54, Page 537, of the courthouse records. And being the same property conveyed to Herbert Richardson, et ux, to William G. Stewart and wife, Barbara J. Stewart recorded in Deed Book 230, Page 13, in the office of the Chancery Clerk of DeSoto County, Mississippi. Pt SW 1/4 of the SW 1/4.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 28th day of April, 2016.

Shapiro & Mássey, LLC

SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601) 981-9299

1172 Star Landing Road E. Southaven, MS 38672 13-006514AH

Publication Dates: May 5, 12 and 19, 2016

5-26-2016